

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF FLORIDA
JACKSONVILLE DIVISION
www.flmb.uscourts.gov

In re:
CHARLES M. EGERER

Chapter 13
Case No. 3:15-bk-02106

Debtor

_____ /

CHAPTER 13 PLAN

Pursuant to Title 11 of the United States Bankruptcy Code, Sections 1321 and 1322, the Debtor submits the following Chapter 13 Plan:

1. Payments to the Trustee: The future earnings or other future income of the Debtor is submitted to the supervision and control of the trustee. The Debtor shall pay to the trustee the sum of \$601.93 for **Sixty (60)** months.
2. Plan Length: The life of this Plan is estimated to be **Sixty (60)** months.
3. From the payments received under the Plan, the Trustee shall make disbursements as follows:

A. PRIORITY CLAIMS:

(1) The fees and expenses of the Trustee shall be paid over the life of the Plan at a rate of Ten Percent (10%) of the amount of all payments made under the Plan.

(2) **CRUMLEY & WOLFE, P.A., ATTORNEYS FOR THE DEBTOR** is owed the sum of \$3,000.00 for representing the Debtor in this case. The Trustee shall pay this sum at the rate of \$50.01 in the First (1st) through the Fifty Ninth (59th) month of the Plan and one final payment of \$49.41 in the Sixtieth (60th) month of the Plan.

B. SECURED CLAIMS:

(1) **121 Financial Credit Union account ending in 3801** holds a purchase money security interest in a **2006 Dodge Ram 1500 Pickup Truck** with a secured claim of **\$24,429.00**. The Trustee shall pay this creditor the sum of **\$24,429.00** with level monthly payments in the amount of **\$461.01** that includes **5.00%** percent per annum simple interest. The total of the payments with principal and interest is **\$27,660.60**.

(2) **Capital One/Yamaha account ending in 4066** holds a purchase money security interest in a **2012 Yamaha Grizzly ATV** with a secured claim of **\$1,628.00**. The Trustee shall pay this creditor the sum of **\$1,628.00** with level monthly payments in the amount of **\$30.72** that includes **5.00%** percent per annum simple interest. The total of the payments with principal and interest is **\$1,843.20**.

(3) **First Florida account ending in 0001** holds purchase money security interest in a **2011 KIA Sorrento**. Pursuant to U.S.C. Section 1325(a)(5)(C) the Debtor surrenders his $\frac{1}{2}$ interest in this vehicle back to this creditor in full satisfaction of the debt.

C. UNSECURED CLAIMS:

The trustee shall distribute all remaining sums pro rata among those unsecured claims whose claims are timely filed and allowed, including secured creditors who have deficiency claims or whose liens have been avoided.

4. **EXECUTORY CONTRACTS:** To satisfy Section 365 of the Bankruptcy Code, Debtor does not reject any executory contracts or any leases, and to satisfy the requirements of Section 365 of the Bankruptcy Code, Debtor hereby assumes all of their leases and executory contracts.

5. **VESTING:** Title to all property of the estate shall revert in the Debtor upon confirmation of this Plan subject to all vested liens to the extent permitted by 11 U.S.C. Section 506(d).

6. **LATE FEES OR ATTORNEY FEES:** No creditor shall be entitled to any late fees, attorney's fees, other costs or interest other than the interest contained in the payments provided for by the Plan during this bankruptcy, including the life of this Plan, except as ordered by this Court, excluding existing student loan claims. Upon successful completion of this Plan, the Debtor's mortgage balance shall be deemed current as a matter of law.

7. **INSURANCE:** Debtor shall keep the collateral which secures any debt paid under this Plan insured as provided for in the agreement between Debtor and creditor.

DATED: May 6, 2015

CRUMLEY & WOLFE, P.A.

/s/Matthew L. Wolfe

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